Case 22-10473-m

		1 1100 00/00/22	Entered 03/30
Buyer Name and Address (Including County and Zip Code)	Fxh	MATRICIA A CORNELL	Settler Deditor (Name and Address)
GARY CORNELL		PATRICIA A CORNELL 9	
2400 RHAWN ST APT 2B		2400 RHAWN ST	1939 E LINCOLN HWY
PHILADELPHIA PA 19152	PHILAD	PHILADELPHIA PA 19152-3324	LANGHORNE, PA 19047

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Londing Disclosures below are part of this contract.

on a daily basis. The fibiti-fir-coloning biodioscles below are part of this contract.							
New/Used	Year	Make and Model	Mtg Gross Vehi- cular Weight	Vehicle Identification Number	Primary Use For Which Purchased		
NEW	2018	FORD FORD F15		1FTEW1EGOJFC21953	Personal, family, or household unless otherwise indicated below business agricultural		

	112# 2	OTO TOND	'1				agricultural	
		FEDERAL TRU	TH-IN-LENDING	DISCLOS	SURES		Insurance, You m	ay buy the physical damage insur-
	ANNUAL PERCENTAGE	FINANÇE CHARGE	Amount Financed	Total	of	Total Sale	ance this contract	requires (see back) from anyone is acceptable to us. You are not
	I RATE I	The dollar	The amount of	Paym The amo	unt you	Price The total cost of		
	.The cost of vour credit as	amount the credit will	credit provided to you or	The amo will have p you have	ald after	your purchase or credit, including	certificates from the	nce is checked below, policies or ne named insurance companies will
-	a yearly rate.	cost you.	on your behalf.	paymer	nts as	your down	describe the terms	and conditions.
			I "	sched	uled.	payment of 2446.00	Check the insu	rance you want and sign below:
	7.74 %	s 20493.09	\$ 67742.19	e 8823	35.28	90681.28		al Credit Insurance
.		*		9		Φ		Buyer □ Co-Buyer □ Both
	Your Payment S	Amount of	e: When D	oumonto			Premium:	
	Number of a Payments	Payments	When Pa	Due			Credit Life \$	"N/A
i	84	1050,42	Monthly beginning	08/30/20	110		Credit Disability	s N/A
	84	1050.42		08/30/20	J18		Insurance Company	Name N/A
	N/A	N/A		N/A				11/1
		15/15		.,,,,,			Home Office Addres	s N/A
	Or As Follows:		41.				- mm	and coeff deability insurance are not. If view decision to buy or not buy or not five deability insurance will not be a love do not occess. They will not be provided unles pay the earth occi. If you choose the pay the earth occ. If you choose the pay the earth occ. If you choose the deability is not sometiment of the least of th
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		•					life insurance and cres	lit disability insurance will not be a facto
	Late Charge. If paym	nent is not paid in full	within 10 days after it is charge will be 4% of the	due, you will	pay a late	charge. If the vehicle	you sign and agree to	pay the extra cost. If you choose this
	the charge will be 2%	of the part of the par	yment that is late.	pant or me p	ayınını in	at is late. Otherwise,	Insurance, the cost is	shown in Item 4A of the Itemization of
	Prepayment. If you p	ay off all your debt ea	arly, you will not have to	pay a penalty	у		the Amount Financed	if you die. This insurance pays only th
	Security Interest. Yo	u are giving a securit	y interest in the vehicle	being purcha	sed.		Credit disability insur	e if you paid all your payments on time ance pays the scheduled payments du
	Additional Informati	on: See this contract	for more information in	cluding inform	ation abou	it nonpayment,	under this contract wh	le you are disabled. This insurance doe
	detault, any required	repayment in full bero	re the scheduled date a	ana secunty (r	nterest.		payments. The policie	e in your payment or in the number of es or certificates issued by the name
	ITEMIZATION OF AMO	UNT FINANCED (Sel	ler may keep part o	of the amou	ınts paid	to others.)	insurance companies	may further limit the coverage that cred
	1 Cash Price		,,				policies or certificates	for coverage limits or other terms an
	Vehicle		F 4		\$_59	586.00	conditions.	
	Accessories an	d Installation			\$	N/A] !	
	Government Ta				\$5	038.64		
	Vehicle Defiver	у .	N/A		\$	141.00 N/A		
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- 1	to N/A	lo lo			\$	N/A		1
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						64765.64	N/A	
	2 Total Downpayment						Insurance Company	Name N/A
i	Trade-in	(Make)	No. 4-5	_				
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	Gross Trade-II		(444)	4 6	\$	N/A	1171	N/A
		Made By Seller			\$	N/A N/A	Type of I	
	. Equals Net Tr	ade In			\$	446.00		N/A
	+ Cash	REBATE			\$	000 00	Premium \$	
			tor 101 and one did below		•	2646 00	Description of Cover	age
	3 Unpaid Balance of C		ter "0" and see 4H below		- 1	62319.64		
	4 Other Charges Inches	ding Amounts Paid to 0	Ythers on Your Rehalf				Insurance Company	riding
	A. Cost of Optional	Credit Insurance Paid I	o Insurance				Home Office Address	, N/A
	Company or Com						Home Office Addres	
	Life	Term	N/A s	<u>N/</u> A		farmer.	Other optional insurar	nce is not required to obtain credit. Your buy other optional insurance will not be approved process. It will not be provided agree to pay the extra cost.
	Disability	Term	N/A 8	N/A	\$	N/A	a factor in the credit a	approval process. It will not be provided
			nce Company or Compar				unless you sign and a twant the insurance	gree to pay the extra cost.
1	(Describe)	1/A	Term N/		\$	N/A		спескей ароче.
		N/A	Term N/	<u> </u>	\$	N/A	X N/A Buyer Signature	Date
	C Official Fees Paid	to Government Agenc	ies PATIRE FE	F .		5.00	Duyer dignardle	· Date
		PA to			\$	N/A	x N/A	
	to ST OF	PA to		EE	•	30.00	Co-Buyer Signature	Date
	D Optional Gap Co				-	795.00	THIS INSURA	NCE DOES NOT INCLUDE
- 1	E Government Taxe	es Not Included in Cast	Price :		š -	N/A	INSURANCE (NCE DOES NOT INCLUDE ON YOUR LIABILITY FOR Y OR PROPERTY DAMAGE
- 1	F Government Lice	nse and/or Registration			-		BODILY INJUR	Y OR PROPERTY DAMAGE
	REGIS	TRA NOTARY F			S	101.00	CAUSED TO 0	
	G Government Cert	tificate of Title Fees					Returned Check Char	ge: You agree to pay the costs we actual
	(includes \$	25_00security in	nterest recording (ee)		\$	78.00	pay to others if any che	ok you give us is dishoncred.
		Seller must identify who	is paid and				OPTIONAL GAP CON	TRACT. A gap contract (debt cancellated to obtain credit and will not be provided and agree to pay the extra charge. If yountract, the charge is shown in Item 4D unit Financed. See your gap contract of conditions it provides. It is a part of the
	describe purpose		Date Constitution		2.0	N/A	unless you sign below	and agree to pay the extra charge. If yo
	10 THE 14	ADDANTY CD	Prior Credit or Lease Ba SERV.CONT.	iiance	\$	N/A 8099.00	the Itemization of Amor	intract, the charge is shown in Item 4D. iunt Financed. See your gap contract f
	to THE W	ARRANTY GR 6 RCE AUTOMO 6	MAINTENANO	F	\$	599.00	details on the terms an contract.	d conditions it provides. It is a part of th
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If you do not meet your contract obligations, you may lose the vehicle.
OPTION: ☐ You pay no finance charge if the Amount Financed, item 6, is paid in full on or beforeN/A, Year _N/A, SELLER'S INITIALSN/A
NO COOLING OFF PERIOD State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.
HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Buy the property it is obtained you and us relating to this contract. Buy the property is obtained you will be an important and the first part of this contract is not valid. All other parts say valid. We may delay or relatin from enthroting any of our rights under that contract willhood tools prefer for example, we may select the first for making some payments without detending the first for making others. We authorize us to obtain information busined, our, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities. See back for other important agreements.
The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.
NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK, YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN, KEEP IT TO PROTECT YOUR LEGAL RIGHTS, ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST HE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.
Buyer Signs X Date 07/16/180-Buyer Signs Y Date 07/16/180-Buyer Signs Y Date 07/16/180-Buyer Signs X Da
Buyer Signs X Date 07/16/180-Buyer Signs W Date 07/16/180 W Dat
Solier Signs MCCAFFERTY FORD SALES INC Date 07/16/18/X Solier assigns its interest in this contract to FIFTH THIRD BANK Solier assigns its interest in this contract to FIFTH THIRD BANK
Assigned with recourse

HCCAFFERTY FORD SALES INC

Case 22-10473-md Cinand Procedure Finance Charge. Ve vill floure Charge. Ve vill floure Finance Charge. Ve vill floure Finance Charge. Ve vill floure Finan

vice, or other contracts we linance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. It also secures your other agreements in this contract. You will make sure the little shows our security interest to security interest to be placed on the title without our written permission.

d. Insurance you must have on the vehicle. You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our entire interest in the vehicle as well as yours. If you do not have this insurance, we will buy insurance that covers your interest and our interest in the vehicle. We will tell you the charge you must pay. The charge will be the premium of the insurance, and a finance charge computed at the Annual Percentage False shown or accomplished to the Annual Percentage False shown or accomplished to the Annual Percentage False shown or the cover of the promitted of the Annual Percentage False shown or the cover of the promitted of the Annual Percentage False shown or the cover of the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the promitted of the Annual Percentage False shown or the Percentage False shown or the Percentage False shown or the Percentage of the Percentage False shown or the Percentage of the Percentage of the Percentag

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

(OU PAY LATE OR BREAK YOUR OTHER PROMISES "You may owe late charges, to, will bay a late charge on each late payment as shown or the front. The term heavy commercial motor vehicle" means any new or used motor vehicle, sxcluding a recreational vehicle, which is (I) a truck or truck tractor. having a manufacturer's gross vehicular weight of thirteen thousand (13,000) pounds or more, or (II) a semi-trailer or trailer designed for use in combination with a truck or truck tractor. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments... If you pay late, we may also take the steps described below.

- below.

 You may have to pay all you owe at once, it you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

break your promises (ceram), we may owner and you pay all you owe on this confried at once. Default means:

*You do not pay any payment on time;

*You give falser or, misleading information on a control of the production of the state dagainst you or your property; or

*You break any agreements in this contract:

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Emanco Charge, any late charges, and any amounts due because you defaulted.

C. You may have to pay collection costs. If you default and we have to go to court to recover the vehicle, you will pay the reasonable attorney's lees and court costs as the law permits. You will also pay any attorney's fees ast net law permits you will also pay any attorney's fees at the device to find the vehicle if you do so peacefully and the law allows it. If you which can say that the vehicle, if any personal items are in the vehicle, or will stay with the vehicle. If any personal items are in the vehicle, or was gone of them as the law allows.

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Company the Finance Charge on a County payments. We will ignize the Finance Charge on a County payment of the support of the Finance Charge on a County payment of the support of the Finance Charge, to the unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.

Charge, to the unpaid part of the Amount Finance Charge, to the unpaid part of the Amount Finance and to other amounts you owe under this contract in any order we choose.

Chorge to the unpaid part of the Amount Finance and to other amounts you owe under this contract in any order we choose.

Chorge to How late payments or early payments change what you must pay it is due. Your Finance Charge, Total of Payments, and Total Sale Price shown on the you go go the two which sake the form of a larger or smaller final payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling, you about these changes before the final scheduled payment is due.

d. You may prepay You may prepay all or part of the unpaid part of the Finance Charge and all other amounts are also allowed expenses of baking the vehicle. We will send you a written notice of sale before selling the vehicle. We will send you a written notice of sale before selling the vehicle.

Your OTHER PROMISES TO US

If the vehicle is damaged, destroyed, or missing.
Using the vehicle, You agree not to expose the vehicle to misse, selzue, conflication, or involuntary transfer. If we pay any repair bills, storage in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misse, selzue, conflication, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle or this contract witho

hay call betteris one insert season and them to obtain refunds of unearned charges to reduce what you owe.

Summary Notice Regarding Prepayment, Rebate of Finance Charge and Reinstatement: You may prepay all or part of the amount you wow under this contract without penalty. If you do so, you only have to pay the earned and unpaid part of the finance charge and all other amounts due up to the date of your payment. Unearned finance charges will not be rebated under this contract because there will never be any unearned finance charges to rebate. If you default and we repossess the vehicle, we may at our option, allow you to get the vehicle back before we sell it by paying all past due payments, late charges, and expenses (reinstate).

WARRANTIES SELLER DISCLAIMS
The following paragraph does not affect any warranties covering the vehicle that the vehicle mantacturer may provide. The following paragraph also does not apply at all if you bought the vehicle primarily for personal, family, or nousehold use.

Unless the Seller makes a written warrantly, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

particular purpose.

Used Car Buyers Guide. The Information you see on the window form for this vehicle is part of this cuttact. Information on the window form overrides. Information on the window form overrides. Spanish Translation: Guide para comprantors de Vehiculos usados. La información que ve en el formulario de la ventanilla para este vehiculo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrarlo contenida en el contrato de venta.

SERVICING AND COLLECTION CONTACTS
 You agree that we may try to contact you in writing, by 'e-mail, or using prerecorded/artificial voice messages, text messages, and automatic-telephone-dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or relephone, number you provide us, even if the telephone number is, a cell phone number or the contact results in a charge to you.

7. RIGHT TO RECEIVE STATEMENT OF ACCOUNT RIGHT TO RECEIVE STATEMENT OF ACCOUNT Upon your request, we will provide you a statement of account that shows information about your payment history including any charges and reddits to your account. It will also show amounts that are due at the time of your request and information regarding future payments. We will provide you one statement of account at no cost. We may charge you our reasonable costs for any additional statements requested, as the law allows. Your right to receive a statement of account ends one year after termination of the contract.

ADDITIONAL RIGHTS
 If you encounter a problem, you may have additional rights under the Unital Trade Practices and Consumer Protection Law, which is enforced by the Pennsylvania Office of Attorney General, Bureau of Consumer Protection.

APPLICABLE LAW
 Federal law and the law of the state of the Seller's address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.